

**REMARKS**

Claims 1-6, 8-11, 20-39 and 41-55 are pending, with claims 1, 11, 30, 50-52 and 55 being independent. Claims 1, 11, 30 and 50-52 have been amended to further clarify the present claims as discussed below. New claim 55 has been added. Claims 1-6, 8, 10, 11, 20-23, 28 and 29 were amended to delete the “steps” recitation. No new matter has been added. Thus, entry of the Amendment is respectfully requested.

**Statement of Substance of Interview**

Applicant thanks Examiner Natalie Pass for her courtesy and her professional conduct during the personal Interview of October 15, 2009. During the Interview, Applicant’s representatives and the Examiner discussed the §101, §112, and §103 rejections, while distinguishing the applied prior art, including Lockwood and Warady, from the present claims.

Regarding the §101 rejection, the Examiner agreed that the claims satisfy the §101 requirements, stating that she will withdraw this §101 rejection.

Regarding the §112 rejection, since Applicant deleted the disputed term from the claims, the Examiner agreed to withdraw this §112 rejection upon a final review.

Regarding the §103 rejection, the Examiner stated that she has reviewed the Amendment filed August 13, 2009, and suggested adding the limitation “wherein the insurance plans comprise at least one of health insurance plans, life insurance plans, disability insurance plans, auto insurance plans, or employee insurance benefit plans” to claim 1 so that the method is only directed to the insurance industry.

Applicant's representatives pointed out that claim 1 is directed to a method for generating a customized proposal in the development of insurance plans as recited in claim 1, such that the changes suggested by the Examiner were unnecessarily limiting.

Nevertheless, Applicant has added new claim 55 which corresponds to claim 1, further having the limitation "wherein the insurance plans comprise at least one of health insurance plans, life insurance plans, disability insurance plans, auto insurance plans, or employee insurance benefit plans" as the Examiner suggested. Support for this limitation is found in claims 9, 24-27, and at page 1, line 15 of the present specification. Because Applicant is concerned that claim 1 would be unnecessarily limited to certain types of insurance plans if this limitation is added and because claim 1 has a general applicability in the insurance industry, Applicant has not added this limitation to claim 1, and instead, has presented new claim 55 which includes this limitation.

Additionally, claims 1, 11, 30, and 50-52 have been amended based on the Examiner's suggestions made during the Interview as discussed below. The Examiner was also concerned about the limitation "a particular insurance plan may be offered but is not currently available to the customer," suggesting changing it to "a particular insurance plan may be proposed but is not currently configured for the customer" to clarify the claimed invention. In accordance with this suggestion, Applicant amended these claims in this Supplemental Amendment.

With respect to claim 1, Applicant's representatives further pointed out that the limitation "wherein the customized proposal resulted from a preliminary proposal module taking a plan produced by a plan configuration engine module along with cost data to produce a formal proposal (emphasis added)" distinguishes from the cited prior art, (see the Examiner's remark at page 27,

first paragraph of the Office Action dated May 13, 2009, which appears to indicate that the prior art does not disclose a method of generating a formal proposal).

Thus, it is respectfully submitted that claim 1 comprises the distinguishing limitations such as “determining if a particular insurance plan may be proposed but is not currently configured for the customer,” “the description of insurance plan options including an indication that the particular insurance plan being proposed is not currently configured for the customer, and an indication of what conditions are not met for the customer to qualify for the proposed but currently not configured insurance plan,” and “wherein the customized proposal resulted from a preliminary proposal module taking a plan produced by a plan configuration engine module along with cost data to produce a formal proposal.”

Regarding claims 11, 30, and 50-52, since these claims comprise similar limitations recited in claim 1, it is respectfully submitted that these claims are also allowable.

Additionally, regarding claim 50, Applicant’s representatives asserted that the applied prior art, Warady, does not teach or suggest the limitation “generating a customized proposal in the computer system that is different from the stored insurance products by the comparing the customer data” which is also recited in claims 51 and 52. The Examiner indicated during the Interview that it appears that this limitation is not disclosed in Warady. Thus, it is respectfully submitted that claims 50-52 should be allowed.

It is submitted that the present claims have been amended to put them in condition for allowance, accepting the Examiner’s suggestions made during the personal Interview.

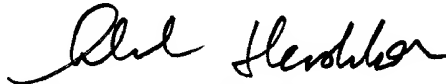
Accordingly, reconsideration of the outstanding Office Action and allowance of the present

application and all the claims herein are respectfully requested and now believed to be appropriate.

It is believed that all of the pending issues have been addressed. However, the absence of a reply to a specific rejection, issue or comment does not signify agreement with or concession of that rejection, issue or comment. In addition, because the arguments made above may not be exhaustive, there may be reasons for patentability of any or all pending claims (or other claims) that have not been expressed. Finally, nothing in this reply should be construed as an intent to concede any issue with regard to any claim, except as specifically stated in this reply, and the amendment of any claim does not necessarily signify concession of unpatentability of the claim prior to its amendment.

Should the Examiner have any questions or comments regarding this matter, the undersigned may be contacted at the below-listed telephone number.

Respectfully submitted,  
Jerome D. JOHNSON et al.



Abraham HersHKovitz  
Reg. No. 45,294

Dinh X. Nguyen  
Reg. No. 54,923

Jae Youn Kim  
L0485

October 21, 2009  
HERSHKOVITZ & ASSOCIATES, LLC  
2845 DUKE STREET  
ALEXANDRIA, VA 22314  
(703) 370-4800  
(703) 370-4809 (FAX)  
AH/DXN/SK